

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

EPIPHANY CARTER

Debtor(s)

Case No. 16-07683

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2016.
- 2) The plan was confirmed on 05/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/30/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,450.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$2,450.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,598.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$99.34
Other	\$357.95

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,055.90**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FINANCE	Unsecured	1,000.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Secured	2,000.00	3,000.00	3,000.00	361.90	32.20
AMERICASH LOANS LLC	Unsecured	2,000.00	2,485.99	2,485.99	0.00	0.00
AT&T	Unsecured	500.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	7,000.00	7,803.60	7,803.60	0.00	0.00
COMMONWEALTH EDISON	Unsecured	443.00	NA	NA	0.00	0.00
EAST LAKE MANAGEMENT	Unsecured	2,500.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	NA	10,487.12	10,487.12	0.00	0.00
GM FINANCIAL	Secured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,000.00	9,119.73	9,119.73	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	5,300.12	5,300.12	0.00	0.00
NAVIENT	Unsecured	611.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	484.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	471.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	842.00	2,402.56	2,402.56	0.00	0.00
OVERLAND BOND & INVESTMENTS	Unsecured	3,000.00	2,693.86	2,693.86	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	735.00	551.99	551.99	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	1,670.81	1,670.81	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	2,730.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	2,708.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	2,023.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	1,592.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	3,994.00	12,419.02	12,419.02	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,000.00	\$361.90	\$32.20
<b>TOTAL SECURED:</b>	<b>\$3,000.00</b>	<b>\$361.90</b>	<b>\$32.20</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,119.73	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,119.73</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,815.07</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,055.90</u>
Disbursements to Creditors	<u>\$394.10</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,450.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/15/2016

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.